

**HOWARD'S CALIFORNIA  
CALCULATOR, AND  
GOLDEN RULE FOR  
EQUATION OF PAYMENTS**

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Howard's California Calculator, and Golden Rule for Equation of Payments by C. Frusher  
Howard

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**C. FRUSHER HOWARD**

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EQUATION OF PAYMENTS**





*C. Prusher Howard*  
*— H —*

HOWARD'S  
CALIFORNIA CALCULATOR,  
AND  
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—FOR—  
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## PREFACE.

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**T**HE ability to make business calculations with ease, accuracy and rapidity, is an all-important acquisition to every class of the community. The whole system of numerical science has hitherto been so abstruse and difficult as to deter all, but a small per centage, from giving the weary months and years of time, labor and study necessary to master its mysteries. **WONDERFUL** and **STARTLING** discoveries have **RECENTLY** been made and embodied in the following rules, simplifying and shortening all the operations of numbers, so as to make **RAPID CALCULATION** easy to all;

The rules taught in Schools are needlessly weighted with superfluous elements, that only serve to encumber the operations, and distract, and confuse the learner; the Rules here taught avoid all this, and by an easily learned, simple, and natural arrangement lead directly to the required answer.

They are especially adapted to that large class of persons who find it difficult, or impossible, mentally to grasp, and retain complex numbers; such persons will find in this book

“A Complete Teacher of Business Arithmetic”

all the examples being worked out, and explained so as to be readily understood, transforming the drudgery of calculation, into a pleasing pastime, and qualifying persons of ordinary intellect, to surpass the performances of the “Lightning Calculators” who have astonished mankind.



## PREFACE.

In actual business, the smart, practical men, *the men who make fortunes*, rarely use the methods of calculating taught in the schools; the value of time compels them to substitute *easy* and *rapid* rules for the *clumsy, cumbrous* and *tedious* processes found in the books.

The Rev. Dr. O. P. Fitzgerald, Ex-State Superintendent of Schools, California, says: "I have examined these new methods of calculation; they are remarkable for *originality*, and of great practical value, they are peculiarly clear and comprehensive in their adaptation to all possible cases.

"Since these simple and novel rules have been published, no Teacher, Student, or Man of Business can afford to be without them, any more than they can afford travel by *ox teams*, now the *railway* spans the continent."

The Author specially cautions all Book Pirates that his sole rights and title to the following Rules are legally secured and will be maintained against all infringements.

HOWARD'S Golden Rule for Equation of Payments.

" " " " Averaging Accounts.

" " " " Partial Payments.

Computing Interest on a Basis of one per cent.

Computing Interest by inverting the Rate.

Squaring numbers by complement and supplement

California Calendar for thirty centuries,

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